



**PATENT** 

JAN 22 2001 TC 2100 MAILROOM

Please make the following changes to the originally filed specification:

On page 15, line 28 please delete "with merchant B" and substitute in place thereof --with the client--;

On page 18, line 28 please delete "674" and substitute in place thereof --679--.

## **SUMMARY AND CONCLUSION**

This Preliminary Amendment clearly adds no new matter to the Application, and is not being submitted in response to any substantive Examiner's action.

Respectfully submitted,

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